

Information to identify the case:

Debtor 1	<u>William J. Reuter</u>	Social Security number or ITIN	xxx-xx-4189
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>LuAnn Reuter</u>	Social Security number or ITIN	xxx-xx-6019
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-20436-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William J. Reuter

LuAnn Reuter

6/8/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J. Reuter
 LuAnn Reuter
 Debtors

Case No. 17-20436-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 44

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db/jdb aty cr
 +William J. Reuter, LuAnn Reuter, 43 Lindbergh Pkwy, Waldwick, NJ 07463-1326
 +Mellinger, Sanders & Kartzman, LLC as Attorney, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
 +U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
 516839201 +Craner Satkin Scheer & Arnold PC, PO Box 367, Scotch Plains, NJ 07076-0367
 516839203 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
 516839207 New Century Financial Services, Inc., 110 S Jefferson Rd., 7 Entin Road, Whippany, NJ 07981
 516839209 Ocwen Loan Servicing/REO Properties, PO Box 785056, Orlando, FL 32878-5056
 516839210 +Paul J Giblein, Esq., 2 Forest Ave., Oradell, NJ 07649-1959
 516839211 +Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955
 516839213 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516839216 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address with court: State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695)
 516839220 +STERN & EISENBERG, PC, 485B Route 1 South, Suite 330, Iselin, NJ 08830-3067
 516839214 +Samuel A. Denburg, Esq., NEWMAN & DENBURG, LLC, 22-01 Broadway, Fair Lawn, NJ 07410-3013
 516839217 State of New Jersey, Automobile Insurance Surcharge, P.O. Box 4775, Trenton, NJ 08650-4775
 516839218 State of New Jersey, Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08666-0136
 516839219 +Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 516839221 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
 516955263 +U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: BNC@magtrustee.com Jun 08 2018 23:30:11 Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2018 23:29:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 08 2018 23:29:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jun 09 2018 03:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516850185 EDI: HNDA.COM Jun 09 2018 03:08:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 516839200 +EDI: AFNIRECOVERY.COM Jun 09 2018 03:08:00 Afni, Po Box 3427, Bloomington, IL 61702-3427
 516839202 +EDI: CCS.COM Jun 09 2018 03:08:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
 516839204 EDI: IRS.COM Jun 09 2018 03:08:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517102432 EDI: RESURGENT.COM Jun 09 2018 03:08:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 517111643 +EDI: MID8.COM Jun 09 2018 03:08:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 517114035 E-mail/Text: jennifer.chacon@spservicing.com Jun 08 2018 23:30:31 Manufacturers and Traders Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 516839206 +EDI: MID8.COM Jun 09 2018 03:08:00 Midland Funding, LLC, 8875 Aero Dr., San Diego, CA 92123-2255
 516839208 +Fax: 407-737-5634 Jun 08 2018 23:59:11 Ocwen Loan Servicing, LLC, 1661 Worthington Road - Suite 100, West Palm Beach, FL 33409-6493
 517104342 +Fax: 407-737-5634 Jun 08 2018 23:59:11 Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 516839212 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 517112040 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 517106689 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Brylane Home, POB 41067, Norfolk VA 23541
 517106670 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Domestications, POB 41067, Norfolk VA 23541
 517106753 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Metrostyle, POB 41067, Norfolk VA 23541
 517106684 EDI: PRA.COM Jun 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Newport News, POB 41067, Norfolk VA 23541
 516839215 +E-mail/Text: jennifer.chacon@spservicing.com Jun 08 2018 23:30:31 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jun 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516841900 +EDI: RMSC.COM Jun 09 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516839222 +EDI: VERIZONCOMB.COM Jun 09 2018 03:08:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
516955504 +EDI: AIS.COM Jun 09 2018 03:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516839223 +EDI: WFFC.COM Jun 09 2018 03:08:00 Wells Fargo Bank, Mac-F8235-02f, Po Box 10438,
Des Moines, IA 50306-0438
516896159 +EDI: WFFC.COM Jun 09 2018 03:08:00 Wells Fargo Bank, N.A. Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +U.S BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516839205* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516943132* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Manufacturers and Traders Trust Company, as trustee,
on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Miriam Rosenblatt on behalf of Creditor U.S BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Scott D. Sherman on behalf of Joint Debtor LuAnn Reuter ssherman@minionsherman.com
Scott D. Sherman on behalf of Debtor William J. Reuter ssherman@minionsherman.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9